

IN THE UNITED STATES BANKRUPTCY COURT

FOR THE WESTERN DISTRICT OF PENNSYLVANIA

Emily R. Shope	:	Case No. 24-70498-JAD	FILED 4/11/25 11:32 am CLERK U.S. BANKRUPTCY COURT - WDPA
Debtor	:	Chapter 13	
	:		
Emily R. Shope	:	Document No. 46	
Movant	:		
v.	:		
Pennymac Loan Services LLC	:		
Respondent	:		
And	:		
Ronda J. Winnecour,	:		
Chapter 13 Trustee	:		
Additional Respondent	:		

ORDER ON MOTION TO AUTHORIZE LOAN MODIFICATION

AND NOW, on this 11th day of April, **2025**, it is hereby **ORDERED** that:

The Modification Agreement between **Emily R. Shope and Pennymac Loan Services, LLC**
is approved. The terms of the loan shall be as follows:

- a. Due Date: the 1st of the month commencing January 1st, 2025
- b. New Monthly Payment: \$728.12 = P&I \$522.46; Escrow \$205.66
- c. Interest Rate: 6.75%
- d. Loan Term: 30 years
- e. Maturity Date: January 1st 2055
- f. Principal Balance: \$80,551.81
- g. Pre-Petition Arrears: \$0.00.

BY THE COURT:



jsf

Jeffery A. Deller, Judge
United States Bankruptcy Court

In re:
Emily R. Shope
Debtor

Case No. 24-70498-JAD
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-7

User: auto

Page 1 of 1

Date Rcvd: Apr 11, 2025

Form ID: pdf900

Total Noticed: 1

The following symbols are used throughout this certificate:

Symbol **Definition**

- + Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Apr 13, 2025:

Recip ID	Recipient Name and Address
db	+ Emily R. Shope, 1929 14th Avenue, Altoona, PA 16601-2440

TOTAL: 1

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI).

NONE

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Apr 13, 2025

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on April 11, 2025 at the address(es) listed below:

Name Email Address

Denise Carlon

on behalf of Creditor PENNYMAC LOAN SERVICES LLC dcarlon@kmllawgroup.com

Jeffrey Hunt

on behalf of Creditor Peoples Natural Gas Company LLC ecfpeoples@grblaw.com PNGbankruptcy@peoples-gas.com

Office of the United States Trustee

ustpregion03.pi.ecf@usdoj.gov

Richard G. Allen

on behalf of Debtor Emily R. Shope ecf@johnstownbankruptcy.com
mybestcaseecfmail@gmail.com;r44281@notify.bestcase.com

Ronda J. Winnecour

cmeccf@chapter13trusteedpda.com

TOTAL: 5